

Information to identify the case:

Debtor 1 Lynette Allen-Oden
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5838**

EIN --_-----

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-05256**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lynette Allen-Oden
fka Lynette Tyler, Allen-Oden

May 16, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Lynette Allen-Oden
DebtorCase No. 15-05256-ABG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 38

Date Rcvd: May 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2017.

db
 22938432 +Lynette Allen-Oden, PO Box 661, Lansing, IL 60438-0661
 23226089 +Accounts Recovery, 645 Penn St., 4th Floor, Reading, PA 19601-3559
 22938434 +Acct Recovery, 555 Van Reed Rd, Wyomssing, PA 19610-1756
 22938435 +Arnold Scott Harris, 111 W. Jackson, Suite 400, Chicago, IL 60604-4135
 22938437 +Canster Health Assoc, 30 East 15th St, Suite 106, Chicago, IL 60411-3459
 22938438 +Commonwealth Fin Systems, 245 Main Street, Dickson City, PA 18519-1641
 22940117 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
 22938439 +Credit Acceptance, 25505 W 12 Mile RD #3000, Southfield MI 48034-8331
 23086155 +Dept of Collection, PO Box 19407, Springfield, IL 62794-9407
 22938440 +First American Payment Systems, 100 Throckmorton Street Ste 1800, Fort Worth, TX 76102-2802
 22938442 +First American Pymt Systems, 100 Throckmorton, Suite 1800, Fort Worth, TX 76102-2802
 23226091 Governor State Univ, Rt 54 & Stunkel Road, University Park, IL 60466
 22938443 +Harris & Harris LTD, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 23352962 +Harris & Harris LTD, 111 W. Jackson Blvd., #400, Chicago, IL 60604-4135
 23226092 +Illinois Department of Human Services, IL Attorney General,
 160 N. LaSalle St., Suite N-1000, Chicago, IL 60601-3118
 22938444 +Linebarger Goggan Blair & Sampson, PO Box 06152, Chicago, IL 60606-0152
 22938445 +MCSI Inc, PO Box 327, Palos Heights, IL 60463-0327
 22999721 +Municipal Collection of America, 3348 Ridge Road, Lansing, IL 60438-3112
 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,
 PO Box 9430, Wilkes Barre, PA 18773-9430
 23226093 +Oregon State University, PO Box 1086, Corvallis, OR 97339-1086
 22938446 +Park Forest Police Dept, Village Hall, 350 Victory Drive, Park Forest, IL 60466-2003
 23226094 +Park Forest Police Dept., 200 Lakewood Blvd., Park Forest, IL 60466-1718
 22938450 Springleaf Financial, 575 McClean Blvd, Elgin, IL 60123
 23134793 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 22938451 +US Dept pf Ed/Glelsi, 2401 International, PO Box 7859, Madison, WI 53707-7859
 22938452 +Village of Posen-MunicollFam, 3348 Ridge Road, Lansing, IL 60438-3112
 22938453 Williams & Fudge, Inc, 300 Chatham Ave, PO Box 11590, Rockhill, SC 29731-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: BECRANE.COM May 17 2017 00:13:00 Eugene Crane, Crane Heyman Simon Welch & Clar,
 135 S Lasalle Ste 3705, Chicago, IL 60603-4101
 22938433 EDI: APPLIEDBANK.COM May 17 2017 00:13:00 Applied Bank, 4700 Exchange Court,
 Boca Raton, FL 33431
 23226090 +EDI: CINGMIDLAND.COM May 17 2017 00:13:00 AT&T, PO Box 6416,
 Carol Stream, IL 60197-6416
 22938436 +E-mail/Text: bankruptcynotices@cbecompanies.com May 17 2017 00:41:33 CBE Group,
 1309 Technology Pkway, Cedar Falls, IA 50613-6976
 22938441 +EDI: AMINFOFP.COM May 17 2017 00:13:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 22938447 +EDI: PRA.COM May 17 2017 00:13:00 Porfolio Recovery Assoc, LLC, PO Box 12914,
 Norfolk, VA 23541-0914
 23043810 EDI: AGFINANCE.COM May 17 2017 00:13:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 22938449 EDI: AGFINANCE.COM May 17 2017 00:13:00 Springleaf Finance, 601 NW 2nd St,
 Evansville, IN 47708
 22938448 +EDI: NAVIENTFKASMSERV.COM May 17 2017 00:13:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 23226096 EDI: AGFINANCE.COM May 17 2017 00:13:00 Springleaf Financia, PO Box 3251,
 Evansville, IN 47731-3251
 22938453 E-mail/Text: ebn@wfcorp.com May 17 2017 00:43:24 Williams & Fudge, Inc, 300 Chatham Ave,
 PO Box 11590, Rockhill, SC 29731-1590
 23268567 +E-mail/Text: bankrupt@aglresources.com May 17 2017 00:39:28 nicor gas, po box 549,
 Aurora il 60507-0549

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23226095 ##+RMS Recovery Management, PO Box 5820, Naperville, IL 60567-5820

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2017 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Lynette Allen-Oden cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Eugene Crane ecrane@craneheyman.com,
il41@ecfcbis.com; jmunoz@craneheyman.com; dkobrynski@craneheyman.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3